

NEWTON COUNTY L&S FSB

	CPP Disbursement Date 07/10/2009	Cert 27840	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$14	\$22	56.1%		
Loans	\$2	\$1	-30.8%		
Construction & development	\$0	\$0	-100.0%		
Closed-end 1-4 family residential	\$2	\$1	-69.5%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$0	\$0			
Commercial & Industrial	\$0	\$0			
Commercial real estate	\$0	\$0			
Unused commitments	\$0	\$1	74900.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$5	\$13	169.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$0	\$0	17.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$6	\$7	21.8%		
Deposits	\$4	\$5	28.6%		
Total other borrowings	\$1	\$1	0.0%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$8	\$15	81.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	56.0%	67.0%	--		
Tier 1 risk based capital ratio	186.9%	277.0%	--		
Total risk based capital ratio	188.1%	278.0%	--		
Return on equity ¹	-0.3%	-6.2%	--		
Return on assets ¹	-0.2%	-4.2%	--		
Net interest margin ¹	1.0%	1.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	9.2%	28.2%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.0%	18.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	70.1%	28.7%	0.0%	7.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	69.2%	12.5%	0.0%	4.6%	--